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Sub	Substitute for form 1449A/PTO		Complete if Known		
				Application Number	Not Yet Assigned
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			SCLOSURE	Filing Date	Herewith
			PPLICANT	First Named Inventor	Grant L. Hutchison
				Group Art Unit	Unknown
			s necessary)	Examiner Name	Unknown
Sheet	1	of	1	Attorney Docket Number	0920.0061C

	U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	U.S. Patent [Document	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY		
		Number	Kind Code ² (if known)				
UB		5,835,755	<u></u>	Stellwagen, Jr.	11-10-1998		
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FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Citc No.'		Foreign Patent Docum	ent .	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ⁶
		Office ³	Number ⁴	Kind Code ³ (if known)			
13			WO 01/63521	A2-	Capital One Financial Corporation	08-30-2001	
			A ma				
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Considered Signature *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents.

Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

⁶ Applicant is to place a check mark here if English language Translation is attached.